Position description

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| **Date of creation** | August 2016 |
| **Position title** | Customer Relationship Manager |
| **Division** | Customer |
| **Team** | Consumer Connection Consumer Sales |
| **Location** | Ipswich/Adelaide |
| **Reports to position** | Team Leader |
| **Direct reports** | Nil |

Organisational overview

For more than 150 years, Bendigo and Adelaide Bank has been helping people. So it’s only natural we’ve made it our strategy to be Australia’s most customer-connected bank.

In an increasingly ‘virtual’ world – where customers want to connect with us over the phone, through their mobile device, online or by email – it’s Consumer Connection that brings the ‘human element’ to these transactions.

In Consumer Connection we aim to create service excellence for our customers. We deliver product and service solutions, sales and service that helps acquire and retain customers – and encourages them to do more with us.

As a team, we support one another and lead by example. Our strong customer commitment is underpinned by our values and the expectations we have of each other.

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| **Part A: Job specification** |

Job purpose

The role of the Customer Relationship Manager is primarily focussed on helping customers achieve their goals by providing relevant financial solutions. By exploring customers’ needs and determining the most relevant solutions, you’ll deliver the outstanding customer experience and outcomes required to build customer advocacy, loyalty and deeper relationships.

The Customer Relationship Manager will lead their teams to establish and maintain quality referral relationships with both internal and external partners. Your ability to prospect and network will be critical to your success in the role. You will work with key stakeholders to implement and deliver holistic solutions for customers, drive growth at profitable prices, and maintain credit and portfolio quality.

Reporting and relationships

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| **Direct reports** | **Relationships** |
| Nil | Team Leader  Senior Manager Consumer Sales  Customer Consultants  Other Customer Relationship Managers  Customer Relationship Officers  Business Delivery team  Partners (internal and external) |

Key accountabilities

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| **Key result area** | **Accountability** |
| **Customer** | * Provide lending services and support to customers nationally. * Build, maintain and deepen relationships with our customers through customer engagement activities. * Consult and listen to our customers to ensure we are meeting their needs and your obligations. * Work in customers’ best interests to ensure their financial needs are met and act to protect our customers’ balance sheets. * Assist the Team Leader in the execution of the team sales plan. * Execution of customer acquisition and retention strategies. * Execution of strategies to enhance customer experience and advocacy. * Contribute to the net growth of the customer base across all channels. * Work collaboratively with other business units to ensure exceptional customer experience. |
| **People** | * Contribute to a high performance culture where staff are engaged with Consumer Connection’s vision and are actively seeking ways to improve the customer experience and their own performance. * In collaboration with your Team Leader, share your experience and skills with the team through peer-to-peer mentoring. * Receive feedback from Team Leader through coaching, one-on-one feedback sessions, measurement plans and check-ins to help drive your performance. * Play your role in a collaborative team, achieving team sales and service targets. * Be flexible in your ability to meet business and customer needs in an evolving business environment. * Identify BEing Bigger and Better Moments with your peers and recognise exceptional customer outcomes. * Embrace and champion all Consumer Connection’s sales initiatives. |
| **Process** | * Contribute to Consumer Connection’s culture of continuous improvement and escalate opportunities identified by the team. * Ensure adherence to all relevant policies and procedures. * Minimise procedural errors and demonstrate accountability through attention to detail and knowledge of policies and processes. |
| **Risk** | * Operate within personal approved limits at all times. Where required, seek authorisation from the appropriate oversight body (eg Delegated Lending Authority). * Complete all mandatory training before the due date. * Raise any loss events and incidents of non-compliance with your Team Leader within 72 hours. * Work with your Team Leader to ensure valuations reconcile with all lending. * Ensure the quality of your lending is of the required standard. |
| **Financial** | * Use the BEing Bigger and Better framework to achieve annual lending and protection targets in line with strategic objectives. * Generate loan approvals and deposits ensuring lending quality and credit management within delegated authority levels. * Operate within the bank’s pricing discretions framework. Ensure there are no breaches without approval from a higher delegated discretion authority. |
| **Values** | * Demonstrate behaviour that’s consistent with the Bendigo and Adelaide Bank values (teamwork, integrity, performance, engagement, leadership and passion). * Keep Consumer Connection’s team expectations front of mind in everything you do. |

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| **Part B: Person specification (minimum requirements)** |

Skills, knowledge and abilities

* Lead by example, consistently performing to a high standard.
* Possess a high level of product knowledge and lending experience.
* Sound knowledge of Bendigo and Adelaide Bank systems and procedures.
* Knowledge of Consumer Connection operations.
* Highly developed sales skills to identify customers’ needs and provide relevant solutions.
* Highly developed business development skills and networking ability.
* Sound business judgement and the ability to influence.
* Identify opportunities to build and strengthen customer relationships.
* Effective communication skills and a willingness to listen to understand our customers’ needs.
* Be self-motivated and look for opportunities to go beyond the scope of your role.
* Attention to detail and an ability to effectively plan and problem solve.
* Take responsibility for your own and the team’s success.
* Highly developed lending and credit analysis skills.
* Consulting skills to determine customer needs and identify solutions.
* Verbal and written communication skills attuned to various audiences and situations.
* Proficiency in the Microsoft suite.

Experience required

* Lending experience essential.
* Extensive experience in a customer-focussed sales and/or service environment is essential.
* Demonstrated experience in business development of new and existing relationships.
* Webchat/Livechat experience desirable.

Minimum qualifications

* Tier 2 FSRA qualifications essential.
* Residential lending DLA.

Assessment required

* Police check.
* Skills testing.

Organisation chart